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United States Bankruptcy Court

Voluntary Petition

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	North	iern Dis	strict o	r IIIInc	ois Easter	וט ח	ivision			1		
Name of Debtor (if	individual, er	nter Last, First,	Middle):			Name	e of Joint Debtor	(Spouse) (Last, Fir	st, Middle)			
	Bro	oks, Gr	regory	L, Jr.								
All Other Names us and trade names): AKA Gregor	•		t 8 years (inclu	ide married	, maiden		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of So (if more than one, st	tate all\ *	ndividual-Taxpa	, , ,	No./Compl	lete EIN		four digits of Soc. ore than one, state	. Sec. or Individual- te all) *	-Taxpayer I.D.	(ITIN) No./C	omplete EIN	
Street Address of D	Debtor (No. &	Street, City, a	ind State):			Stree	et Address of Joir	nt Debtor (No. & St	reet, City, and	State):		
11 S. Austi	in Blvd.	# 301		_								
Chicago, II	L				60644							
County of Residence	ce or of the P	rincipal Place	of Business:			Cour	nty of Residence	or of the Principal I	Place of Busin	ess:		-
		CC	ООК									
Mailing Address of	Debtor (if diff	erent from stre	eet address)			Maili	ing Address of Jo	oint Debtor (if differe	ent from street	address):		
Location of Principa	al Δesets of F	Pusiness Debtr	or (if different '	from street	address above).							
·		or (Form of Organ		Om succe	Nature	of Busin		(	Chapter of Ba	nkruptcy Co	ode Under	
		eck one box)	-	ļ	(Chec	ck <b>one</b> box usiness	c.)		nich the Petitio	on is Filed (C	heck one box)	
	(includes Joir t D on page 2 of	,		ļ	☐ Single Asset R	Real Esta		☐ Chapter 7 ☐ Chapter 9			ition for Recognition ain Proceeding	
☐ Corporation	on (includes L	.LC & LLP)		ļ	defined in 11 L Railroad	J.S.C 911	01 (518)	☐ Chapter 11	1 _			
☐ Partnershi	p			ļ	Stockbroker  Commodity Br	roker		Chapter 12 Chapter 13	_	•	ition for Recognition onmain Proceeding	
•		one of the abov		ļ	Clearing Bank			_				
check this		te type of entity	/ below.)	!	Other							
		er 15 Debtors		ļ		cempt En		■ Dobte are n		ebts (Check o	'	
Country of debtor's	center of mai	n interests:			☐ Debtor is a tax				ed in 11 U.S.C	<b>)</b> .	☐ Debts are primarily	
Each country in whi	• .	proceeding by,	regarding, or		organization un United States				incurred by ar rimarily for a pe		business deb	bts.
					Revenue Code	e).		**	ousehold purpo			
■ Filing Fee attace □ Filing Fee to be signed applicate unable to pay for	e paid in insta	allments (applic	ation certifying	that the del	btor is	Chec Chec	Debtor is not a s  k if:  Debtor's aggreg insiders or aff	all business debtor a small business deb gate noncontingent fliates) are less than ever theree years	as defined in 1 otor as defined liquidated deb n \$2,343,300.	11 U.S.C. § 1 in 11 U.S.C. ots (excluding	. § 101(51D) g debts owed to	
Filing Fee wavi					• •	Che	eck all applicable A plan is being to Acceptances of		on.		of more classes	
Debtor estimat funds available	tes that funds tes that, after e for distribution	will be availab any exempt pr	roperty is exclu		cured credtiors. dministrative expens	ses paid,	<u> </u>				e is for court use only32.	.00
Estimated Number of	f Creditors					<b>_</b>						
1- 49	50- 99	100- 199	200- 999	1,000- 5,000		0,001 5,000	25,001 50,000	50,001 100,000	Over 100,000			
Estimated Assets										]		
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,00 to \$10 million	to \$50 to	50,000,001 \$100 hillion	1 \$100,000,001 to \$500 million		More than \$1 billion			
Estimated Liabilities  \$0 to	\$50,001 to	\$100,001 to	<b>5</b> 00,001	\$1,000,00	D1 \$10,000,001 \$5		1 \$100,000,001		More than			
\$50,000	\$100,000	\$500,000	to \$1	to \$10	to \$50 to	, φ ι υ υ	to \$500	to \$1billion	φ i DilliOi i	1		

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B1 (Official Form 1) (12/11) ) Document	Page 2 of 58	
Voluntary Petition	Name of Debtor(s)	
This page must be completed and filed in every case)	Gregory L I	Brooks, Jr.
All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach additional sheet)	
Location Where Filed:	Case Number:	Date Filed:
IInbke	13-23744	06/07/2013
linbke	12-49936	12/20/2012
Pending Bankruptcy Case Filed by any Spouse, Partner, or A		·
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15 (d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.		y proceed under chapter 7, 11, 12 explained the relief available under elivered to the debtor the notice
	Shera Lee Bucchianeri	Dated: 07/01/2015
Does the debtor own or have possession of any property that poses or is alleged.  Yes, and Exhibit C is attached and made a part of this petition.  No.		rm to public health or safety?
Exh  (To be completed by every individual debtor. If a joint petition is file	bit D bid, each spouse must complete and attach a sepa	arate Exhibit D.)
Exhibit D completed and signed by the debtor is attached and made a part of this pure if this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made a part of this pure is attached.		
Information Regardi	ng the Debtor - Venue	
_	oplicable Box.)	
Debtor has been domiciled or has had a residence, principal plinmediately preceding the date of this petition or for a longer p		-
There is a bankruptcy case concerning debtor's affiliate, gener	ral partner, or partnership pending in this Di	strict.
Debtor is a debtor in a foreign proceeding and has its principal States in this District, or has no principal place of business or a or proceeding [in a federal or state court] in this District, or the relief sought in this District.	issets in the United States but is a defendar	nt in an action
Certification by a Debtor Who Resid	es as a Tenant of Residential Prop	perty
Landlord has a judgment against the debtor for possession of	,	ete the
following.)  (Name of landlord that obtained judgment)		
(Address of Landlord)		
Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to the possession was entered, and		
Debtor has included in this petition the deposit with the court of	any rent that would become due during the	: 30-day
period after the filing of the petition.  Debtor certifies that he/she has served the Landlord with this of	ertification. ( 11 U.S.C. § 362(1))	

PFG Record # 664902 B1 (Official Form 1) (1/08) Page 2 of 3

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# Additional Prior Bankruptcy Cases Filed Within Last 8 Years

Location Where Filed:	Case Number:	Date Filed:	
NDIL	12-30070	07/30/2012	
	-		
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,	. •		

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#### **Voluntary Petition**

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Gregory L Brooks, Jr.

## **Signatures**

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Gregory L Brooks, Jr.

Gregory L Brooks, Jr.

Dated: 06/25/2015

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

# Signature of Attorney

## /s/ Shera Lee Bucchianeri

Signature of Attorney for Debtor(s)

#### Shera Lee Bucchianeri

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 07/01/2015

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory L Brooks Jr. / Debtor

Bankruptcy Docket #:

Judge:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	d: 06/25/2015 /s/ Gregory L Brooks, Jr.  Gregory L Brooks, Jr.
rl	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
]	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
]	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re
Gregory L Brooks Jr. / Debtor

Bankruptcy Docket #:

Judge:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.	
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]	
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);	
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);	
	Active military duty in a military combat zone.	
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.	
l cer	tify under penalty of perjury that the information provided above is true and correct.	

Record # 664902

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gregory L Brooks Jr. / Debtor

Case No.
Chapter 13

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES   NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$1,670	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$0	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$32,237	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$2,059
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$1,864
TOTALS			\$1,670 TOTAL ASSETS	\$32,237 TOTAL LIABILITIES	

Record # 664902

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gregory L Brooks Jr. / Debtor

Case No.
Chapter 13

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy C U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	code (11
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not required to report any
This information is for statistical purposes only under 28 U.S.C § 159	

Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$0.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$2,059.20
Average Expenses (from Schedule J, Line 18)	\$1,864.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$2,288.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$32,237.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$32,237.00

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory L Brooks Jr. / Debtor

Bankruptcy Do	ocket#:
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Judge:

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Market Value of Real Property			\$0.00	

(Report also on Summary of Schedules)

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gregory L Brooks Jr. / Debtor

In re

Bankrupto	v Docket #:
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Judge:

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.	X			
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, microwave, dishes/flatware, pots/pans, rugs.		\$1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$20
06. Wearing Apparel		Necessary wearing apparel.		\$100
07. Furs and jewelry.		jewelry		\$50
08. Firearms and sports, photographic, and other hobby equipment.	X			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

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# Document Page 11 of 58 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gregory L Brooks Jr. / Debtor

In re

Bankruptcy Do	ocket#:
---------------	---------

Judge:

SCHEDULE B - PERSONAL PROPERTY									
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured					
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X								
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X								
13. Stocks and interests in incorporated and unincorporated businesses.	X								
14. Interest in partnerships or joint ventures.  Itemize. Itemize.	X								
<ol> <li>Government and corporate bonds and other negotiable and non-negotiable instruments.</li> </ol>	X								
16. Accounts receivable	X								
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X								
Other liquidated debts owing debtor including tax refunds. Give particulars.	X								
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X								
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X								
Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X								
22. Patents, copyrights and other intellectual property. Give particulars.	X								
23. Licenses, franchises and other general intangibles	X								
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X								
25. Autos, Truck, Trailers and other vehicles and accessories.	X								
26. Boats, motors and accessories.	X								
27. Aircraft and accessories.	X								

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# Document Page 12 of 58 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gregory L Brooks Jr. / Debtor

In re

Bankruptcy Docket #:

Judge:

SCHEDULE B - PERSONAL PROPERTY										
Type of Property	N O N E	Description and Location of Property  C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured							
28. Office equipment, furnishings, and supplies.	X									
29. Machinery, fixtures, equipment, and supplie used in business.	X									
30. Inventory	X									
31. Animals	X									
32. Crops-Growing or Harvested. Give particulars.	Х									
33. Farming equipment and implements.	Х									
34. Farm supplies, chemicals, and feed.	Х									
35. Other personal property of any kind not already listed. Itemize.	X									
Total										

Total (Report also on Summary of Schedules)

664902 Page 3 of 3 Record # **B6B (Official Form 6B) (12/07)** 

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gregory L Brooks Jr. / Debtor

In re

Bankruptcy Docket #:

Judge:

# **SCHEDULE C - PROPERTY CLAIMED EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146,450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
04. Household goods and furnishings.			
Used household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, microwave, dishes/flatware, pots/pans, rugs.	735 ILCS 5/12-1001(b)	\$ 1,500	\$1,500
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 20	\$20
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 100	\$100
07. Furs and jewelry.			
jewelry	735 ILCS 5/12-1001(b)	\$ 50	\$50

<sup>\*</sup> Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gregory L Brooks Jr. / Debtor

In re

Bankruptcy	Docket #
------------	----------

Judge:

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	W J C	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
K] None								
			Total Amount of Unsecured (Report also on Summary of S				\$ 0	\$ 0

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gregory L Brooks Jr. / Debtor

In re

Bankruptcy Docket #:

Judge:

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

Commitments to maintain the capital of insured depository institution

Claims for death or personal injury while debtor was intoxicated

alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

U.S.C. § 507 (a)(9).

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\*Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H			Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority
[X] None								
Total Amount of Unsecured Priority Claims (Report also on Summary of Schedules)							\$0	

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gregory L Brooks Jr. / Debtor

PO Box 53132 Phoenix AZ 85072

Acct #:

In re

Judge:

### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

	Check this box if debtor has no creditors holding u	nsecu	ıred c	aims to report on this Schedule F.				
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	AT&T Attn: Bankruptcy Dept. PO Box 8212 Aurora IL 60572-8212			Dates: 2013 Reason: Utility Bills/Cellular Service				\$500
	Acct #: 4952	<u> </u>						
	Law Firm(s)   Collection Agent(s) Represe	ntin	g the	Original Creditor				
	Enhanced Recovery Corp. Bankruptcy Dept.							
	PO Box 1967							
	Southgate MI 48195							
2	Bank of America			Dates: 2012				
	Bankruptcy Dept			Peason: Credit Card or Credit Use				\$500

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gregory L Brooks Jr. / Debtor

In re

Bankruptcy Docket #:

Judge:

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
3	Car Credit Center Attn: Bankruptcy Department 7600 S. Western Chicago IL 60620 Acct #:			Dates: 2012 Reason: Deficiency, Repo'd/Surr'd Auto				\$5,000
4	Chase Bank Bankruptcy Department PO Box 15298 Wilmington DE 19850 Acct #:			Dates: 2012 Reason: Credit Card or Credit Use				\$300
5	City of Chicago Bureau Parking Department of Revenue PO Box 88292 Chicago IL 60680 Acct #:			Dates: 2011  Reason: Parking tickets Ordinance Violation				\$10,000
6	Comcast Attn: Bankruptcy Dept. 5330 E. 65th St. Indianapolis IN 46220 Acct #:			Dates: 2013 Reason: Utility Bills/Cellular Service				\$500

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Stellar Recovery Inc. Bankruptcy Dept. 1327 Highway 2 W, Ste. 100 Kalispell MT 59901

7	Commonwealth Edison Attn: System Credit/BK Dept 3 Lincoln Center 4th Floor Oakbrook Terrace IL 60181 Acct #:	Dates: Reason: Utility Bills/Cellular Service	\$1,90
8	Creditors Discount & Audit Co. Bankruptcy Department PO Box 1007 Bloomington IL 61702-1007	Dates: Reason: <b>Debt Owed</b>	\$60

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gregory L Brooks Jr. / Debtor

In re

Bankruptcy Docket #:

Judge:

## SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
9	Enhanced Recovery Corp. Bankruptcy Department 8014 Bayberry Road Jacksonville FL 32256 Acct #: 4952			Dates: Reason: Credit Card or Credit Use				\$475
10				Dates: Reason: Credit Card or Credit Use				\$604
11	Illinois State Toll Hwy Auth Attn: Legal Dept - Bob Lane 2700 Ogden Ave. Downers Grove IL 60515-1703 Acct #: 8778			Dates: Reason: <b>Fines</b>				\$212

## Law Firm(s) | Collection Agent(s) Representing the Original Creditor

NCO Financial Systems, Inc Bankruptcy Dept. 507 Prudential Rd. Horsham PA 19044

12 J.Citron Law Perry Management 120 W Madison St Chicago IL 60602 Acct #: 2971	Dates: Reason: <b>Debt Owed</b>	\$100
13 Medical Business Bureau Bankruptcy Department PO Box 1219 Park Ridge IL 60068 Acct #: 1319	Dates: Reason: Medical/Dental Services	\$384
14 Peoples Gas Bankruptcy Department 130 E. Randolph Dr. Chicago IL 60601-6207 Acct #:	Dates: Reason: Utility Bills/Cellular Service	\$2,500

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UNITED STATES BANKRUPTCY COURT

# NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gregory L Brooks Jr. / Debtor

In re

Bankruptcy Docket #:

Judae:

				Judge.				
	SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIOF	(TIS	Y C	LA	IMS
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
15	Perry Management Jerome Citron 120 W Madison St 701 Chicago IL 60602 Acct #: 2011-M1-700533			Dates: Reason: Real Estate Specific Type Unkn				\$0
	Law Firm(s)   Collection Agent(s) Represe	ntin	g the	Original Creditor				
	Clerk, First Mun Div Bankruptcy Dept. 50 W. Washington St., Rm. 1001 Chicago IL 60602							
16	Robert J. Semrad & Associates Bankruptcy Department 20 S. Clark St., 28th floor Chicago IL 60603			Dates: Reason: Attorney"s Fees & Notice				\$0
17	Roger Martinez State Farm Mutual One State Farm Plaza Bloomington IL 61710			Dates: Reason: Auto Accident				\$2,448
	Acct #: 2014-M1-015302							
	Clerk, First Mun Div Bankruptcy Dept. 50 W. Washington St., Rm. 1001 Chicago IL 60602 Gregory Oltman 77 W Washington 520 Chicago IL 60602	nun	y tne	e Original Greditor				
18	S. M. de Rath Bankruptcy Dept 233 S Wacker Dr Chicago IL 60606 Acct #: 12-49936			Dates: Reason: Attorney's Fees & Notice				\$0

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gregory L Brooks Jr. / Debtor

In re

Bankruptcy Docket #:

Judge:

# SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing A Zip Code and Accou (See Instructions A	ddress Including nt Number <sup>(bove)</sup>	Codebtor	C H M		Date Claim Was Incurred and Consideration For Claim. aim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
19 Secretary of State Attn: Safety & Financial F 2701 S. Dirksen Pkwy. Springfield IL 62723 Acct #:	Resp			Dates: Reason:	Notice Only				\$0
20 Sprint Bankruptcy Dept. PO Box 7949 Overland Park KS 66207 Acct #:				Dates: Reason:	2015 Utility Bills/Cellular Service				\$600
21 Stroger Hospital Attn: Bankruptcy Departr 1901 W. Harrison St. Chicago IL 60612 Acct #:	nent			Dates: Reason:	2014 Medical/Dental Services				\$150
22 Stroger Hospital Attn: Bankruptcy Departr 1901 W. Harrison St. Chicago IL 60612 Acct #:	nent			Dates: Reason:	Medical/Dental Services				\$1,500
23 <u>T-Mobile</u> Bankruptcy Department PO Box 742596 Cincinnati OH 45274-259 Acct #:	96			Dates: Reason:	2011 Utility Bills/Cellular Service				\$500
24 TCF National Bank Attn: Bankruptcy Departr PO Box 170995 Milwaukee WI 53217 Acct #:	nent			Dates: Reason:	Overdraft Account				\$23

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Professional Account Mgmt Bankruptcy Dept. PO Box 391 Milwaukee WI 53201

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Gregory L Brooks Jr. / Debtor

In re

Bankruptcy Docket #:

Judge:

# SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
25 <u>US Bank NA</u> Bankruptcy/Recovery Dept. PO Box 5229 Cincinnati OH 45201			Dates: Reason: Credit Card or Credit Use				\$15
Acct #:  26 Verizon Bankruptcy Administration 404 Brock Drive Bloomington IL 61701			Dates: 2014 Reason: Utility Bills/Cellular Service				\$60
Acct #:  27 Verizon Wireless Attn: Bankruptcy Dept. Po Box 49 Lakeland FL 33802 Acct #: NULL		Н	Dates: 2013-2014 Reason: Unknown Credit Extension				\$2,847
28 Village of Chicago Ridge MCSI PO Box 327 Palos Heights IL 60463 Acct #: 2546			Dates: Reason: <b>Fines</b>				\$250
29 <u>Village of Glendale Heights</u> Attn: Bankruptcy Dept. 300 Civic Center Plaza Glendale Heights IL 60139  Acct #:			Dates: Reason: <b>Fines</b>				\$265

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 32,237

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory L Brooks Jr. / Debtor Bankruptcy Docket #:

Judge:

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Check this box if debtor has no codebtors.

Gregory L Brooks Jr. / Debtor	Bankruptcy Docket #:

Judge:

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

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Debtor 1  Gregory  First Name  Middle Name  Last Name  Debtor 2  (Spouse, if filing)  First Name  Middle Name  Last Name  United States Bankruptcy Court for the:NORTHERN DISTRICT OF ILLINOIS  Case Number  (If known)  Check if this is:  An amended filing	First Name Middle Name Last Name  Debtor 2 (Spouse, if filing) First Name Middle Name Last Name  United States Bankruptcy Court for the :NORTHERN DISTRICT OF ILLINOIS  Case Number Check if this is:	Fill in this ir	nformation to ident	ify your case:		0.00
(Spouse, if filing) First Name Middle Name Last Name  United States Bankruptcy Court for the : NORTHERN DISTRICT OF ILLINOIS  Case Number Check if this is:	United States Bankruptcy Court for the : NORTHERN DISTRICT OF ILLINOIS  Case Number (If known)  Check if this is:  An amended filing  A supplement showing post-peti	Debtor 1		L Middle Name		
Case Number Check if this is:	Case Number Check if this is:		First Name	Middle Name	Last Name	
(If known)	(If known)  An amended filing  A supplement showing post-peti	United States	Bankruptcy Court for	the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS	
			r		_	

Official Form B 6I

**Schedule I: Your Income** 

12/13

MM / DD / YYYY

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filling spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed  Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Machine Operator	·	
	Occupation may Include student or homemaker, if it applies.	Employers name	Crown Services		
		Employers address	5531 W. Cermak F	Rd., Ste. A	
			Cicero, IL 60804		,
		How long employed there?	6 months		
Pa	rt 2: Give Details About Month	ly Income			
	spouse unless you are separated. If you or your non-filing spouse ha	he date you file this form. If you have more than one employer, combined attach a separate sheet to this to	ine the information for a		, ,
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		ry and commissions (before all par calculate what the monthly wage w	•	\$2,288.00	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add lin	e 2 + line 3.		\$2,288.00	\$0.00

Official Form B 6I Record # 664902 Schedule I: Your Income Page 1 of 2

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Case Number (if known)

Document Debtor 1 Gregory First Name Middle Name Last Name

			For Debtor 1	For Debtor 2 or non-filing spouse	
Сор	y line 4 here	4. [	\$2,288.00	\$0.00	
5. List all	payroll deductions:	_			
5a. <sup>-</sup>	Tax, Medicare, and Social Security deductions	5a.	\$228.80	\$0.00	
5b. I	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
5c. \	Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
5d. I	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e. I	Insurance	5e.	\$0.00	\$0.00	
5f. I	Domestic support obligations	5f.	\$0.00	\$0.00	
5g. l	Union dues	5g.	\$0.00	\$0.00	
5h. (	Other deductions. Specify:	5h.	\$0.00	\$0.00	
6. Add the	e payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$228.80	\$0.00	
. Calcula	ate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,059.20	\$0.00	
B. List all	other income regularly received:		ΨΞ,000:Ξ0	<b>V</b> 0.00	
8a.	Net income from rental property and from operating a business,				
	profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	monthly net income.	8a.	\$0.00	\$0.00	
8b.	Interest and dividends	8b.	\$0.00	\$0.00	
8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
	dependent regularly receive	_	Ψ 0.00	Ψ 0.00	
	Include alimony, spousal support, child support, maintenance, divorce				
	settlement, and property settlement.				
8d.	Unemployment compensation	8d. 	\$0.00	\$0.00	
8e.	Social Security	8e. —	\$0.00	\$0.00	
8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
	Include cash assistance and the value (if known) of any non-cash				
	assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:				
8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00	
. Add	<b>all other income</b> . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	\$0.00	
	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$2,059.20 +	\$0.00	\$2,0
Incluothe Do r	e all other regular contributions to the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are recify:	our depender not available t	o pay expenses listed in	Schedule J.	
	the amount in the last column of line 10 to the amount in line 11. The res				11.
	e that amount on the Summary of Schedules and Statistical Summary of Ce		•	applies	12. <b>\$2,</b> (
x	rou expect an increase or decrease within the year after you file this form No. Yes. Explain:	1?			

Fi	ll in this in	formation to identify you	r case:				
D	ebtor 1	Gregory	L	Brooks	Check if this is:		
		First Name	Middle Name	Last Name	An amende	-	
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following d	-petition chapter 13 ate:
U	nited States	Bankruptcy Court for the :	NORTHERN DISTRICT	OF ILLINOIS_			
	ase Number	г			MM / DD /	YYYY	
	–					-	2 because Debtor 2
<u> </u>	<u>icial F</u>	orm B 6J			☐ maintains a	a separate house	hold.
Sc	hedul	e J: Your Exp	enses				12/13
more every	space is i	needed, attach another sl			are equally responsible for supplyi ages, write your name and case nun	=	
		Describe Your Household					
1. 1		Go to line 2.  Does Debtor 2 live in a se  X  No.	parate household?	ule J.			
2.	Do you h	nave dependents?	No		Dependent's relationship to	Dependent's	Does dependent live
	Do not lis Debtor 2	st Debtor 1 and		ut this information for ndent	Debtor 1 or Debtor 2	age	with you?
	Do not st	tate the dependents'			Son, 3 months	0	Yes
	names.						X No
							Yes
							X No
							Yes  X No
							Yes
							X No
						_	Yes
3.	_	expenses include	X No				
	yourself	and your dependents?	Yes				
Pa	rt 2:	Estimate Your Ongoing Mor	nthly Expenses				
ехр	_	f a date after the bankrup			m as a supplement in a Chapter 13 , check the box at the top of the for		
	• •		sh government assis	tance if you know the value			
of s	uch assist	ance and have included i	t on Schedule I: You	r Income (Official Form B 6	l.)	Y	our expenses
4.	The rent	tal or home ownership ex	penses for your resi	dence. Include first mortgag	e payments and		
	-	for the ground or lot.				4.	\$550.00
		eal estate taxes				<b>4</b> a.	\$0.00
		operty, homeowner's, or re	enter's insurance			4a. 4b.	\$0.00
		ome maintenance, repair, a				4c.	\$25.00
		meowner's association or				4d.	\$0.00

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Last Name

Gregory

Middle Name

Debtor 1

First Name

Page 28 of 58 Case Number (if known) \_

			Your expense	es
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6.	Utilities:			
	6a. Electricity, heat, natural gas	6a.		\$150.00
	6b. Water, sewer, garbage collection	6b.		\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$109.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.		\$500.00
8.	Childcare and children's education costs	8.		\$100.00
9.	Clothing, laundry, and dry cleaning	9.		\$125.00
10.	Personal care products and services	10.		\$25.00
11.	Medical and dental expenses	11.		\$0.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments.	12.		\$280.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
14.	Charitable contributions and religious donations	14.		\$0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.		\$0.00
	15b. Health insurance	15b.		\$0.00
	15c. Vehicle insurance	15c.		\$0.00
	15d. Other insurance. Specify:	15d.		\$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.		\$0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.		\$0.00
	17b. Car payments for Vehicle 2	17b.		\$0.00
	17c. Other. Specify:	17c.		\$0.00
	17d. Other. Specify:	17d.		\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted			
	from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.		\$0.00
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.		\$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 6J Record # 664902 Case 15-23094 Doc 1 Filed 07/06/15 Entered 07/06/15 15:13:09 Desc Main Document Page 29 of 58

Debtor	1 Greg	ory L	Brooks	Case Number (if known)		<del></del>
	First Na	ame Middle Name	Last Name			
21.	Other. S	Specify:		_	21.	\$0.00
22	Your mo	onthly expense: Add lines 4 through 21.			22.	\$1,864.00
	The resu	ılt is your monthly expenses.				
23.	Calculat	e your monthly net income.				
	23a.	Copy line 12 (your comibined monthly	income) from Schedule I.		23a.	\$2,059.20
	23b.	Copy your monthly expenses from line	22 above.		23b. <b>–</b>	\$1,864.00
	23c.	Subtract your monthly expenses from y	our monthly income.		23c.	\$195.20
		The result is your monthly net income.				
24.	Do vou e	expect an increase or decrease in your e	expenses within the year after you	file this form?		
	For example, do you expect to finish paying for your car loan within the year or do you expect your					
	mortgage payment to increase or decrease because of a modification to the terms of your mortgage?					
	X No					
	Yes	. Explain Here:				
	ш	·				

Official Form 6J Record # 664902 Schedule J: Your Expenses

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory L Brooks Jr. / Debtor

Bankruptcy Docket #:

Judge:

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 06/25/2015 /s/ Gregory L Brooks, Jr.

Gregory L Brooks, Jr.

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory L Brooks Jr. / Debtor	Bankruptcy Docket #:
	Judae:

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

\*\*DEFINITIONS\*\*

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

SOURCE

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

AMOUNT

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor"s fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

employment	
SOURCE	
•	employment



#### 02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor"s business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

•	
AMOUNT	SOURCE

Record #: 664902 B7 (Official Form 7) (12/12) Page 1 of 9

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory L Brooks Jr. / Debtor Bankruptcy Docket #: Judge: STATEMENT OF FINANCIAL AFFAIRS Spouse **AMOUNT** SOURCE NONE 03. PAYMENTS TO CREDITORS: Complete a. or b. as appropriate, and c. a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address Dates of Amount Amount of Creditor Payments Paid Still Owing b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address Dates of Amount Paid or Value of Amount of Creditor Payment/Transfers Transfers Still Owing c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name & Address of Creditor & Dates Amount Paid or Value of Amount Relationship to Debtor Still Owing of Payments Transfers 04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS: List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) CAPTION OF NATURE COURT STATUS **SUIT AND OF AGENCY** 

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AND LOCATION

OF

DISPOSITION

OF

**PROCEEDING** 

CASE NUMBER

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory L Brooks Jr. / Debtor	Bankruptcy Docket #:		
	Judge:		

### STATEMENT OF FINANCIAL AFFAIRS

X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person
for Whose Benefit Property
was Seized

Description
and Value
of Property
of Property



#### 05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Value of Property



#### 06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andDateTerms ofAddress ofofAssignment orAssigneeAssignmentSettlement



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and<br/>AddressName & Location<br/>of Court CaseDate<br/>of<br/>of<br/>OrderDescription<br/>and Value of<br/>Orderof CustodianTitle & NumberOrderProperty



#### 07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person<br/>orRelationship<br/>to Debtor,<br/>OrganizationDate<br/>of<br/>AnyDescription<br/>of<br/>GiftName and Address of Person<br/>to Debtor,<br/>of<br/>GiftDescription<br/>and Value<br/>of Gift

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory L Brooks Jr. / Debtor	Bankruptcy Docket #:
	Judge:

### STATEMENT OF FINANCIAL AFFAIRS

	NONE
I	V
ı	^

08. LOSSES	

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Date
Value if Loss Was Covered in Whole or in of
of Property Part by Insurance, Give Particulars Loss

#### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or Address Name of Payer if Description and of Payee Other Than Debtor Value of Property

Geraci Law, LLC 55 E Monroe St Suite #3400 Chicago, IL 60603 Payment/Value: \$4,000.00: \$0.00 paid prior to filing, balance to be paid through the plan.

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or description Address Name of Payer if of Payee Other Than Debtor Value of Property

Hananwill Credit Counseling, 2015 \$20.00

115 N. Cross St., Robinson, IL 62454



#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property Transferred Transferee, Relationship . and to Debtor Date Value Received



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Date(s) Amount and Date
Trust or of of Sale or
other Device Transfer(s) Closing

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bankru	ptcy E	Docket	t #:
--------	--------	--------	------

Judge:

### STATEMENT OF FINANCIAL AFFAIRS



#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and
Address of
Institution

Type of Account, Last Four Digits of Account Number, and Amount of Final Balance Amount and Date of Sale or Closing



#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any



### 13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Date	Amount
of Creditor	of Setoff	of Setoff



### 14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address Description and Location of Owner Value of Property of Property

#### 15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

	Name	Dates of
Address	Used	Occupancy
652 W Garfield Blvd	Same	FROM 06/2013 To 07/2013
Chicago IL 60609-5214		
123 E Pershing Rd	Same	FROM 07/2012 To 03/2013
Chicago IL 60653-4819		

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory L Brooks Jr. / De	ebtor
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Bankrunto	v Docket #

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

	NONE
ı	V
ı	A

#### 16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



#### 17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:



17b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law



17c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Docket Status of Governmental Unit Number Disposition

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UNITED STATES BANKRUPTCY COURT

# NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

ry L Brooks Jr. / Debtor		Bankrupt	cy Docket #:
		Judge:	
STA	ATEMENT OF FINA	NCIAL AFFAIRS	
8 NATURE, LOCATION AND NAME OF BUS	SINESS		
. If the debtor is an individual, list the names, inding dates of all businesses in which the de artnership, sole proprietor, or was self-emplo inmediately preceding the commencement of vithin six (6) years immediately preceding the	ebtor was an officer, director, partn byed in a trade, profession, or other this case, or in which the debtor o	er, or managing executive of a corporater activity either full- or part-time within s	tion, partner in a ix (6) years
f the debtor is a partnership, list the names, a lates of all businesses in which the debtor wa mmediately preceding the commencement of	as a partner or owned 5 percent or		
f the debtor is a corporation, list the names, a lates of all businesses in which the debtor wa mmediately preceding the commencement of			
Name & Last Four Digits of		Nature	Beginning
Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	Address	of Business	and Ending Dates
. Identify any business listed in subdivision a	a., above, that is "single asset real	estate" as defined in 11 USC 101.	
Name	Address	_	
	delite that is a second of		ahtaa ahaa Saarahaa
The following questions are to be completed become, within six years immediately preceding for owner of more than 5 percent of the voting cole proprietor, or self-employed in a trade, procedure.	the commencement of this case, a or equity securities of a corporation	ny of the following: an officer, director, n; a partner, other than a limited partne	managing executive,
(An individual or joint debtor should complete	e this portion of the statement only	if the debtor is or has been in business	, as defined above,

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name Dates Services and Address Rendered
and Address Rendered



19b. List all firms or individuals who within two (2) years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

		Dates Services
Name	Address	Rendered

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### Document Page 38 of 58 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

ry L Brooks Jr. / Debtor		Bankruptcy Docket #:
		Judge:
	STATEMENT OF FINAN	ICIAL AFFAIRS
	no at the time of the commencement of this case account and records are not available, explain.	were in possession of the books of account and records of
Name	Address	
	reditors and other parties, including mercantile ) years immediately preceding the commencem	and trade agencies, to whom a financial statement was ent of this case.
Name and Address	Date Issued	
20. INVENTORIES		
ist the dates of the last two invendallar amount and basis of each in		erson who supervised the taking of each inventory, and the
Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory (specify cost, market of other basis)
Date  of Inventory	Name and Addresses of Custodian of Inventory Records	ach of the inventories reported in a., above.
,	ICERS, DIRECTORS AND SHAREHOLDERS:	
a. If the debtor is a partnership, lis Name and Address	st nature and percentage of interest of each mer  Nature  of Interest	Percentage of Interest
	list all officers & directors of the corporation; ar or equity securities of the corporation.	d each stockholder who directly or indirectly owns, controls,
Name and Address	Title	Nature and Percentage of Stock Ownership
	CERS, DIRECTORS AND SHAREHOLDERS:	
f the debtor is a partnership, list th	he nature and percentage of partnership interes	of each member of the partnership.  Date of
Name	Address	Withdrawal

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# Document Page 39 of 58 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

ry L Brooks Jr. / Debtor		Bankruptcy Docket #:
		Judge:
	STATEMENT OF FINAL	NCIAL AFFAIRS
22b. If the debtor is a corporation, list a immediately preceding the commencer		with the corporation terminated within one (1) year
Name and Address	Title	Date of Termination
23. WITHDRAWALS FROM A PARTNE	ERSHIP OR DISTRIBUTION BY A COPOR	RATION:
		edited or given to an insider, including compensation in any site during one year immediately preceding the
Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and value of Property
24. TAX CONSOLIDATION GROUP:		
•		nber of the parent corporation of any consolidated group for ears immediately preceding the commencement of the case.
Name of Parent Corporation	Taxpayer Identification Number (EIN)	
25. PENSION FUNDS:		
		number of any pension fund to which the debtor, as an number of the case.
Name of Pension Fund	TaxPayer Identification Number (EIN)	
DECLARATIO	ON UNDER PENALTY OF PE	RJURY BY INDIVIDUAL DEBTOR
	erjury that I have read the answe and any attachment thereto and	ers contained in the foregoing statement of financial that they are true and correct.
· 06/25/2015	/s/ Gregory L Brooks, Jr.	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record #: 664902 B7 (Official Form 7) (12/12) Page 9 of 9

Gregory L Brooks, Jr.

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### Document Page 40 of 58 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory L Brooks Jr. / Debtor	Bankruptcy Docket #:

Judge:

	DISCLOSURE OF CO	MPENSATION OF ATTORNEY FOR DEBTOR - 201	6B
	at compensation paid to me within one year	I. Bankr. P. 2016(b), I certify that I am the attorney for the above nar before the filing of the petition in bankruptcy, or agreed to be paid to (s) in contemplation of or in connection with the bankruptcy case is as follows:	
	The compensation paid or promised by the D	Debtor(s), to the undersigned, is as follows:	
	For legal services, Debtor(s) agrees to pay and	d I have agreed to accept	\$4,000.00
	Prior to the filing of this Statement, Debtor(s) h	as paid and I have received	\$0.00
	The Filing Fee has been paid.	Balance Due	\$4,000.00
2.	The source of the compensation paid to me w	vas:	
	Debtor(s) Other: (specify)		
3.	The source of compensation to be paid to me	on the unpaid balance, if any, remaining is:	
	Debtor(s) Other: (specify)		
		fer, assignment or pledge of property from the debtor(s) except the	following for the
4.		share with any other entity, other than with members of the undersigned's law hout the client's consent, except as follows: <b>None.</b>	
5.	The Service rendered or to be rendered inclu	ude the following:	
(a)	•	ng advice and assistance to the client in determining whether to file a petition	
(b)	under Title 11, U.S.C.  Preparation and filing of the petition, schedule	es, statement of affairs and other documents required by the court.	
(c)	•	luled meeting of creditors.	
(d)	Advice as required.		
		CERTIFICATION	
		I certify that the foregoing is a complete statement of any agreement or for payment to me for representation of the debtor(s) in this bankruptcy	-
		Respectfully Submitted,	
Di	ate: 07/01/2015	/s/ Shera Lee Bucchianeri	
		Shera Lee Bucchianeri	
		GERACI LAW L.L.C.	
		55 E. Monroe Street #3400	

Chicago, IL 60603

Phone: 312-332-1800 Fax: 877-247-1960

Record # 664902 Page 1 of 1 B6F (Official Form 6F) (12/07)

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National Headquarters: 55 E. Monroe 300 (1478 (1



Date: 6/17/2015

Consultation Attorney: FCH

Record #: 664-902

### **Attorney - Client Agreement**

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility.

Injury or other claims or property | must disclose any such claims or propery | now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other:

My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other

Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly

Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my

(Joint Debtor)

case may be closed without a discharge, and I will be required to pay a fee to have it reopened.

Attorney for the Debtor(s)

Gregory Brooks (Debtor

all of the funds into my Chapter 13 plan.

Representing Geraci Law L.L.C

Dated: 06.17.

### UNITED STATES BANKRUP FCY SOURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- Case 15-23094 Doc 1 Filed 07/06/15 Entered 07/06/15 15:13:09 Desc Mair 3. Personally review with the debtor and support compaged 3eofion, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- Case 15-23094 Doc 1 Filed 07/06/15 Entered 07/06/15 15:13:09 Desc Mair 2. Inform the debtor that the debtor musicular and the debtor musicular and the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.



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# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

#### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney has received,	s_ <i>O</i>	
toward the flat fee, leaving a balance due of \$		for expenses
leaving a balance due for the filing fee of \$		



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Attorney for the Debtor(s)

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:

Signed:

X X

Co-Debtor(s)

Do not sign this agreement if the amounts are blank.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory L Brooks Jr. / Debtor	Bankruptcy Docket #
orogory = Drooms on / Dobtor	Darkruptcy Docket 7

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/25/2015 /s/ Gregory L Brooks, Jr.

Gregory L Brooks, Jr.

X Date & Sign

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<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

### UNITED STATES BANKRUPTCY COURT

### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Gregory L Brooks Jr. / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

### <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 06/25/2015	/s/ Gregory L Brooks, Jr.		
	Gregory L Brooks, Jr.	_	
Dated: 07/01/2015	/s/ Shera Lee Bucchianeri		
	Attornov: Shora Loo Bucchianori	_	

Record # 664902 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

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B1 (Official Form 1) (12/11)

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Gregory L Brooks, Jr.

### **Signatures**

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[if petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Gregory L Brooks, Jr.

Dated: 6 125 12015

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

1 request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### << Sign & Date on Those Lines

signature of Attorney

Signature of Attorney

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603

Phone: 312-332-1800

Dated:

/2015

 $^{\circ}$  In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory L Brooks Jr. / Debtor

Bankruptcy Docket #:

Judge:

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
l cer	tify under penalty of perjury that the information provided above is true and correct.
Date	ed: 6 / 25 /2015 Segretal Brooks Ir

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory L Brooks Jr. / Debtor

Bankruptcy Docket #:

Judge:

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffeted by bankruptcy.

Dated: 4 / 25 /2015 \_\_\_\_\_\_\_ Brooks Ir

X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory L Brooks Jr. / Debtor

Bankruptcy Docket #:

Judge:

### STATEMENT OF FINANCIAL AFFAIRS

NONE

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of

Parent Corporation

Taxpayer

Identification Number (EIN)



25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of

Pension Fund

TaxPayer

Identification Number (EIN)

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: <u>〜 / みう /</u>2015

regory L Brooks, Jr.

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

Record #: 664902

B7 (Official Form 7) (12/12)

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### DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED, TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

  (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case.

  (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
   b. Failure to keep books and records documenting your financial affairs.
   c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
   d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
   e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
   f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filling, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKF SURE OUR PETITION IS ACCURATE!!!!

Dated: ( / 25/2015

Gregory L Brooks, Jr.

X Date & Sign

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Gregory L Brooks Jr. / Debtor

Bankruptcy Docket #:

Judge:

### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: <u>6 / 25 /2</u>015

Gregory L Brooks, Jr.

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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16. <b>C</b> a	alculate the median family income that applies to you. Follow these step	ps:			
16	ia. Fill in the state in which you live.				
	ib. Fill in the number of people in your household.	2			
				13.	\$62,440.00
16	ic. Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online using the instructions for this form. This list may also be available at the bankrup	e link specified	in the separate	13. [_	<del>\$02,770.00</del>
	in the second of	noy Giorita Sin			
	ow do the lines compare?	•	·		
17	a. X ine 15b is less than or equal to line 16c. On the top of page 1 of th § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable	is form, check le Income (Of	box 1, Disposable income is not determined icial Form 22C-2).	l under 11 U.	
17	bine 15b is more than line 16c. On the top of page 1 of this form, ch § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable In your current monthly income from line 14 above.				
Pari	3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)				
18. <b>C</b> o	py your total average monthly income from line 11.				\$2,022.71
10 Da	educt the marital adjustment if it applies. If you are married, your spouse	e ie not filing v	ith you and you contond		
1	hat calculating the commitment period under 11 U.S.C. § 1325(b)(4) allow	_	• • •		
	ncome, copy the amount from line 13d. f the marital adjustment does not apply, fill in 0 on line 19a.				\$0.00
:	Subtract line 19a from line 18.			Ī	\$2,022.71
20. <b>C</b> 2	clculate your current monthly income for the year. Follow these steps:				
:	20a. Copy line 19b.			-	\$2,022.71
	Multiply by 12 (the number of months in a year).				x 12
2	20b. The result is your current monthly income for the year for this part of	the form.			\$24,272.52
2	Oc. Copy the median family income for your state and size of household fi	rom line 16c.			\$62,440.00
21. <b>Ho</b>	w do the lines compare?				
	ine 20b is less than line 20c. Unless otherwise ordered by the court, on the grears. Go to Part 4.	he top of page	1 of this form, check box 3, The commitmen	nt period is	
_	ine 20b is more than or equal to line 20c. Unless otherwise ordered by the check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.	e court, on the	top of page 1 of this form,		
Part	4: Sign Below				
	By signing here, I declare under penalty of perjury that the information	n on this state	nent and in any attachments is true and corre	ect.	
	per an el B make				
	Grégory L Brooks, Jr.	2			
	Date: 6 125 /2015				***************************************
	If you checked line 17a, do NOT fill out or file Form 22C-2.				***************************************
	If you checked 17b, fill out Form 22C-2 and file it with this form. On line	e 39 of that fo	m, copy your current monthly income from lin	ne 14 above.	

Form B 201A, Notice to Consumer Debtor(s)

In re Gregory L Brooks Jr. / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

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WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: *↑ 12≺ 1*2015

Gregory L Brooks, Jr.

X Date & Sign

Dated: 7/ /2015

Attorney: 6

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Record # 664902

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